

Information to identify the case:

Debtor 1	Deborah Diane Aitken	Social Security number or ITIN	xxx-xx-9032
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 23-19717-ABA			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Deborah Diane Aitken

2/2/24

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Deborah Diane Aitken
Debtor

Case No. 23-19717-ABA
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-1
Date Rcvd: Feb 02, 2024

User: admin
Form ID: 318

Page 1 of 2
Total Noticed: 15

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
+++	Addresses marked '+++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(e).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 04, 2024:

Recip ID	Recipient Name and Address
db	+ Deborah Diane Aitken, 211 Mallard Lane, Egg Harbor Township, NJ 08232-2910
520070343	+++ Bayport Condominium Association, 65 Challenger Rd., Ste 320, Ridgefield Park, NJ 07660-2122
520070358	+ Seaville Dental Arets, 529 South New York Road, Galloway, NJ 08205-9808

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Feb 02 2024 20:51:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Feb 02 2024 20:51:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
520070341	+ EDI: BANKAMER	Feb 03 2024 01:43:00	Bank of America, PO Box 982238, El Paso, TX 79998-2238
520070344	EDI: WFNNB.COM	Feb 03 2024 01:43:00	Comenity - Victoria's Secret, PO Box 659728, San Antonio, TX 78265-9728
520070353	EDI: CITICORP	Feb 03 2024 01:43:00	Macy's, Bankruptcy Processing, PO Box 8053, Mason, OH 45040
520070345	+ EDI: DISCOVER	Feb 03 2024 01:43:00	Discovery, PO Box 30939, Salt Lake City, UT 84130-0939
520070346	+ EDI: IRS.COM	Feb 03 2024 01:43:00	Internal Revenue Service, Department of Treasury, Bankruptcy Notice, 2970 Market Street, Philadelphia, PA 19104-5002
520070351	EDI: JPMORGANCHASE	Feb 03 2024 01:43:00	JP Morgan Chase Bank Card Services, PO Box 15369, Wilmington, DE 19850-5369
520070354	+ EDI: CITICORP	Feb 03 2024 01:43:00	Macys/CBNA, PO Box 6789, Sioux Falls, SD 57117-6789
520070355	+ Email/Text: bankruptcydpt@mcmcg.com	Feb 02 2024 20:51:00	Midland Credit Management, 320 East Big Beaver, Suite 300, Troy, MI 48083-1271
520070357	EDI: PRA.COM	Feb 03 2024 01:43:00	Portfolio Recovery, 120 Corporate Blvd, Suite 100, Norfolk, VA 23502
520070359	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Feb 02 2024 20:51:00	Select Portfolio Servicing, Bankruptcy Department, PO Box 65250, Salt Lake City, UT 84165-0250

TOTAL: 12

District/off: 0312-1

User: admin

Page 2 of 2

Date Rcvd: Feb 02, 2024

Form ID: 318

Total Noticed: 15

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
520070342	*+	Bank of America, PO Box 982238, El Paso, TX 79998-2238
520070347	*+	Internal Revenue Service, Department of Treasury, Bankruptcy Notice, 2970 Market Street, Philadelphia, PA 19104-5002
520070348	*+	Internal Revenue Service, Department of Treasury, Bankruptcy Notice, 2970 Market Street, Philadelphia, PA 19104-5002
520070349	*+	Internal Revenue Service, Department of Treasury, Bankruptcy Notice, 2970 Market Street, Philadelphia, PA 19104-5002
520070350	*+	Internal Revenue Service, Department of Treasury, Bankruptcy Notice, 2970 Market Street, Philadelphia, PA 19104-5002
520070352	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court., JP Morgan Chase Bank Card Services, PO Box 15369, Wilmington, DE 19850-5369
520070356	*+	Midland Credit Management, 320 East Big Beaver, Suite 300, Troy, MI 48083-1271

TOTAL: 0 Undeliverable, 7 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 04, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 2, 2024 at the address(es) listed below:

Name	Email Address
Andrew Sklar	andy@sklarlaw.com NJ43@ecfcbis.com;sklar@premierremote.com;ecf.alert+Sklar@titlexi.com;kathleen@sklarlaw.com
Andrew L. Miller	on behalf of Debtor Deborah Diane Aitken millerar85252@notify.bestcase.com
Denise E. Carlon	on behalf of Creditor Federal Home Loan Mortgage Corporation as Trustee for Freddie Mac SLST 2022-1 Participation Interest Trust dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 4